



AF/3628
JFW

<h2 style="margin: 0;">FEE TRANSMITTAL</h2> <h3 style="margin: 0;">MAIL STOP AF</h3>				Complete If Known																																															
				Application No.		10/085,977																																													
		Filing Date		February 28, 2002																																															
		First Named Inventor		John L. Loy																																															
		Examiner Name		F. Poinvil																																															
		Group Art Unit		3628																																															
Total Amount Of Payment (\$)				Attorney Docket No.		47004.000300																																													
METHOD OF PAYMENT (check one)				FEE CALCULATION (continued)																																															
<p>1. <input type="checkbox"/> The Commissioner for Patents is hereby authorized to charge indicated fees and credit any over payments to Deposit Account No. 50-0206 in the name of Hunton & Williams LLP.</p> <p>2. <input type="checkbox"/> Check Enclosed. The Commissioner for Patents is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to Deposit Account No. 50-0206 in the name of Hunton & Williams LLP, 1900 K Street, N.W., Suite 1200, Washington, D.C. 20006-1109.</p>				<h3>3. ADDITIONAL FEES</h3> <table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="width: 80%;">Fee Description</th><th style="width: 20%;">Fee Paid</th></tr></thead><tbody><tr><td><input type="checkbox"/> Surcharge - late filing fee or oath</td><td>\$</td></tr><tr><td><input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet</td><td>\$</td></tr><tr><td><input type="checkbox"/> _____ Month Extension of Time</td><td>\$</td></tr><tr><td><input type="checkbox"/> Notice of Appeal</td><td>\$</td></tr><tr><td><input type="checkbox"/> Filing Brief in Support of Appeal</td><td>\$</td></tr><tr><td><input type="checkbox"/> Request for Oral Hearing</td><td>\$</td></tr><tr><td><input type="checkbox"/> Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)</td><td>\$</td></tr><tr><td><input type="checkbox"/> Design Issue Fee</td><td>\$</td></tr><tr><td><input type="checkbox"/> Plant Issue Fee</td><td>\$</td></tr><tr><td><input type="checkbox"/> Petition to Commissioner</td><td>\$</td></tr><tr><td><input type="checkbox"/> Petition to Revive (Unavoidable)</td><td>\$</td></tr><tr><td><input type="checkbox"/> Petition to Revive (Unintentional)</td><td>\$</td></tr><tr><td><input type="checkbox"/> Petitions Related to Provisional Applications</td><td>\$</td></tr><tr><td><input type="checkbox"/> Submission of Information Disclosure Statement</td><td>\$</td></tr><tr><td><input type="checkbox"/> Filing Submission After Final Rejection</td><td>\$</td></tr><tr><td><input type="checkbox"/> Recording Each Patent Assignment Per Property</td><td>\$</td></tr><tr><td><input type="checkbox"/> Filing Request for Reexamination</td><td>\$</td></tr><tr><td><input type="checkbox"/> Other (specify) _____</td><td>\$</td></tr></tbody></table>				Fee Description	Fee Paid	<input type="checkbox"/> Surcharge - late filing fee or oath	\$	<input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet	\$	<input type="checkbox"/> _____ Month Extension of Time	\$	<input type="checkbox"/> Notice of Appeal	\$	<input type="checkbox"/> Filing Brief in Support of Appeal	\$	<input type="checkbox"/> Request for Oral Hearing	\$	<input type="checkbox"/> Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)	\$	<input type="checkbox"/> Design Issue Fee	\$	<input type="checkbox"/> Plant Issue Fee	\$	<input type="checkbox"/> Petition to Commissioner	\$	<input type="checkbox"/> Petition to Revive (Unavoidable)	\$	<input type="checkbox"/> Petition to Revive (Unintentional)	\$	<input type="checkbox"/> Petitions Related to Provisional Applications	\$	<input type="checkbox"/> Submission of Information Disclosure Statement	\$	<input type="checkbox"/> Filing Submission After Final Rejection	\$	<input type="checkbox"/> Recording Each Patent Assignment Per Property	\$	<input type="checkbox"/> Filing Request for Reexamination	\$	<input type="checkbox"/> Other (specify) _____	\$						
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<p>1. BASIC FILING FEE <input type="checkbox"/> Large Entity <input type="checkbox"/> Small Entity</p> <table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="width: 60%;"></th><th style="width: 40%; text-align: center;">FEE PAID</th></tr></thead><tbody><tr><td>Utility Filing Fee</td><td style="text-align: center;">\$</td></tr><tr><td>Design Filing Fee</td><td style="text-align: center;">\$</td></tr><tr><td>Plant Filing Fee</td><td style="text-align: center;">\$</td></tr><tr><td>Reissue Filing Fee</td><td style="text-align: center;">\$</td></tr><tr><td>Provisional Filing Fee</td><td style="text-align: center;">\$</td></tr></tbody></table>					FEE PAID	Utility Filing Fee	\$	Design Filing Fee	\$	Plant Filing Fee	\$	Reissue Filing Fee	\$	Provisional Filing Fee	\$																																				
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<h3>2. EXTRA CLAIMS FEES</h3> <table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th colspan="7" style="text-align: center;">CLAIMS AS AMENDED</th></tr><tr><th rowspan="2">For</th><th rowspan="2">Number Present</th><th rowspan="2">Highest Number Paid For</th><th rowspan="2">Extra</th><th colspan="2">Rate</th><th rowspan="2">Amount</th></tr><tr><th>Large Entity</th><th>Small Entity</th></tr></thead><tbody><tr><td>TOTAL CLAIMS</td><td style="text-align: center;">25</td><td style="text-align: center;">25</td><td style="text-align: center;">0</td><td style="text-align: center;">x \$ 18.00</td><td style="text-align: center;">x \$ 9.00</td><td style="text-align: center;">\$ 0.00</td></tr><tr><td>INDEPENDENT CLAIMS</td><td style="text-align: center;">5</td><td style="text-align: center;">5</td><td style="text-align: center;">0</td><td style="text-align: center;">x \$ 86.00</td><td style="text-align: center;">x \$ 43.00</td><td style="text-align: center;">\$ 0.00</td></tr><tr><td colspan="4">MULTIPLE DEPENDENT CLAIMS</td><td style="text-align: center;">\$ 290.00</td><td style="text-align: center;">\$ 145.00</td><td style="text-align: center;">\$ 0.00</td></tr><tr><td colspan="6">TOTAL EXTRA CLAIMS FEES</td><td style="text-align: center;">\$ 0.00</td></tr></tbody></table>								CLAIMS AS AMENDED							For	Number Present	Highest Number Paid For	Extra	Rate		Amount	Large Entity	Small Entity	TOTAL CLAIMS	25	25	0	x \$ 18.00	x \$ 9.00	\$ 0.00	INDEPENDENT CLAIMS	5	5	0	x \$ 86.00	x \$ 43.00	\$ 0.00	MULTIPLE DEPENDENT CLAIMS				\$ 290.00	\$ 145.00	\$ 0.00	TOTAL EXTRA CLAIMS FEES						\$ 0.00
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SUBMITTED BY						Complete (if applicable)																																													
Typed or Printed Name		Ozzie A. Farren			Registration No.	43,606																																													
Signature					Date	10/6/04																																													



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John J. Loy

Appln. No.: 10/085,977

Filed: February 28, 2002

For: Trade Receivable Processing Method
and Apparatus

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: Group Art Unit: 3628
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: Examiner: F. Poinvil
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:
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:

Mail Stop AF Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION OF JULY 27, 2004

Sir:

In response to the Final Office Action dated July 27, 2004, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.